



SPECIAL ENROLLMENT PERIOD QUALIFYING EVENTS

An Overview of Life Events that Qualify Vermonters to Enroll in Health Plans Taking Effect in 2014

To apply, visit VermontHealthConnect.gov or call 855-899-9600

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
Loss of employer-sponsored insurance (ESI), including: <ul style="list-style-type: none"> • Job loss • Job change • Expiration of COBRA • Employer dropped coverage • Loss of ESI-covered spouse/ civil union/ domestic partner • ESI becomes unaffordable or inadequate 	<p>New to VHC: Apply within 60 days from the loss of health insurance</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p>The 1st of the month following plan confirmation (pending payment)</p>	<p>Job Loss: April 5</p> <p>Coverage Loss: April 30</p> <p>Special Enrollment Period: March 1 – June 28</p> <p>Plan Confirmation: April 30 / May 11</p> <p>Plan Effective Date: May 1 / June 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Loss of public health plan <ul style="list-style-type: none"> • Medicaid • VA • TRICARE • Catamount/VHAP • Pregnancy-related coverage • Medically needy coverage 	<p>New to VHC: Apply within 60 days from the loss of insurance</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p>The 1st of the month following plan confirmation (pending payment)</p>	<p>Insurance Program Ends: March 31</p> <p>Coverage Loss: March 31</p> <p>Special Enrollment Period: January 30 – May 29</p> <p>Plan Confirmation: March 31 / April 30</p> <p>Plan Effective Date: April 1 / May 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Loss of student health plan*, including: <ul style="list-style-type: none"> • Graduation • Transferring out of the college 	<p>New to VHC: Apply within 60 days from the loss of health insurance</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p>The 1st of the month following plan confirmation (pending payment)</p>	<p>Graduation Date: May 17</p> <p>Coverage Loss: May 31</p> <p>Special Enrollment Period: April 1 – July 29</p> <p>Plan Confirmation: June 30 / July 11</p> <p>Plan Effective Date: July 1 / August 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>

Dependent child ages out of parental coverage window	<p>New to VHC: Apply within 60 days from last day of the month in which the dependent child was able to be covered</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	The 1 st of the month following plan confirmation (pending payment)	<p>26th Birthday: March 15</p> <p>Coverage Loss: March 31</p> <p>Special Enrollment Period: January 30 – May 29</p> <p>Plan Confirmation: March 31 / May 27</p> <p>Plan Effective Date: April 1 / June 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Child ages out of foster care (18 or 19, depending on program)	<p>New to VHC: Apply within 60 days from the last day of the month covered</p> <p>To avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	The 1 st of the month following plan confirmation (pending payment)	<p>18th Birthday: September 5</p> <p>Coverage Loss: September 30</p> <p>Special Enrollment Period: August 1 – Nov. 28</p> <p>Plan Confirmation: September 30 / October 5</p> <p>Plan Effective Date: October 1 / November 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Release from incarceration	<p>New to VHC: Apply within 60 days from release</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	The 1 st of the month following plan confirmation (pending payment)	<p>Released: May 2</p> <p>Coverage Loss: May 2</p> <p>Special Enrollment Period: March 3 – June 30</p> <p>Plan Confirmation: May 4 / June 24</p> <p>Plan Effective Date: June 1 / July 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Loss of coverage due to divorce or annulment	<p>New to VHC: Apply within 60 days from date of divorce or annulment</p> <p>Previously on a VHC account or to avoid a gap in coverage: Call 855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	The 1 st of the month following plan confirmation (pending payment)	<p>Annulment: June 4</p> <p>Coverage Loss: June 4</p> <p>Special Enrollment Period: April 5 – August 2</p> <p>Plan Confirmation: June 5 / August 2</p> <p>Plan Effective Date: July 1 / September 1</p> <p>Note: To avoid a gap in coverage, request an earlier start date by calling 855-899-9600</p>
Loss of coverage due to non-payment, including voluntary termination of a student health plan or COBRA*	Must wait until next Open Enrollment (November 15) – unless you qualify for another SEP on this list	N/A	N/A
Loss of coverage due to missed employer-sponsored open enrollment period	Must wait until next Open Enrollment (November 15) – unless you qualify for another SEP on this list	N/A	N/A

Marriage	New to VHC: Apply within 60 days from date of marriage Previously on a VHC account: Call 855-899-9600 within 60 days	The 1 st of the month following plan confirmation (pending payment)	Date of Certificate: April 20 Special Enrollment Period: April 20 – June 18 Plan Confirmation: April 25 / June 2 Plan Effective Date: May 1 / July 1
Birth	New to VHC: Apply within 60 days from birth date Previously on a VHC account: Call 855-899-9600 within 60 days	Retroactive to date of birth	Baby Born: April 4 Special Enrollment Period: April 4 – June 2 Plan Confirmation: April 5 / June 2 Plan Effective Date: April 4 / April 4 Premium Effective Date: June 1 / June 1
Adoption/placement for adoption – not through foster care program	New to VHC: Apply within 60 days from placement/adoption Previously on a VHC account: Call 855-899-9600 within 60 days	Retroactive to placement or adoption date	Placement Date: July 7 Special Enrollment Period: July 7 – September 4 Plan Confirmation: August 5 / September 2 Plan Effective Date: July 7 / July 7
Adoption – through foster care program	No action needed	Child continues on public health plan	N/A
Change in legal status - gaining: <ul style="list-style-type: none"> • U.S. citizenship • Immigration eligible • Lawfully present 	New to VHC: Apply within 60 days from change in legal status	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Gain Citizenship: April 27 Special Enrollment Period: April 27 – June 25 Plan Confirmation: May 7 / May 17 Plan Effective Date: June 1 / July 1
Permanent move to Vermont	New to VHC: Apply within 60 days from date of permanent move	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Permanent Move: April 8 Special Enrollment Period: April 8 – June 6 Plan Confirmation: April 9 / May 19 Plan Effective Date: May 1 / July 1
Employer-sponsored insurance (ESI) is ruled to be unaffordable or inadequate	New to VHC: Apply within 60 days from employer-sponsored insurance application date Previously on a VHC account: Call 855-899-9600 within 60 days	Must apply by the 15 th of the month to have coverage the 1 st of the next month	ESI Application Date: June 20 Special Enrollment Period: June 20 – August 18 Plan Confirmation: June 21 / July 8 Plan Effective Date: August 1 / August 1
Native Americans	Apply anytime. Indian Status (federally recognized tribe) allows enrollment anytime – 1x/month	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Special Enrollment Period: Unlimited Plan Confirmation: June 11 / June 21 Plan Effective Date: July 1 / August 1

Change in income results in: <ul style="list-style-type: none"> Newly eligible for Advanced Premium Tax Credits (APTC) Newly ineligible for APTC Change in cost-sharing reduction (CSR) tier 	Previously on a VHC account: Call 855-899-9600 within 60 days from date of income change	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Relevant Income Change: May 5 Special Enrollment Period: May 5 – July 3 Plan Confirmation: May 5 / June 22 Plan Effective Date: June 1 / August 1
Individual exemption approved, federal exemption number granted (individual can then purchase a Catastrophic plan)	New to VHC: Call 855-899-9600 within 60 days from date of federal exemption number being granted	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Individual Exemption Approved: May 5 Special Enrollment Period: May 5 – July 3 Plan Confirmation: May 10 / June 20 Plan Effective Date: June 1 / August 1
An enrollee adequately demonstrates to Vermont Health Connect that an insurance carrier violated its Qualified Health Plan contract	First, request an internal appeal to examine reported violation by calling 855-899-9600; then, within 60 days from date of confirmed finding that violation occurred, call back to select a new health plan	Must apply by the 15 th of the month to have coverage the 1 st of the next month	Violation Finding Dated: May 5 Special Enrollment Period: May 5 – July 4 Plan Confirmation: May 5 / May 20 Plan Effective Date: June 1 / July 1

Have you experienced a life event that isn't on this list? In addition to the standard list of qualifying events (above), special enrollment periods can be granted under additional exceptional circumstances. If you have a question about an exceptional circumstance, or need to change an existing application, please call 1-855-899-9600.

* In 2014, college students who lose their student health plan involuntarily (due to graduation or leaving the college, as opposed to cancellation or non-payment of premium) are eligible for a special enrollment period (SEP) to enroll through VHC. Any student health plan, including self-funded plans, will be recognized in 2014. Covered dependents on the plan are also eligible. Additionally, the individual may get an SEP to enroll in a group health plan for which he or she is eligible (e.g. a parent's employer's group health plan). Beginning in 2015, only students and their covered dependents who were enrolled in a student health insurance plan that provided minimum essential coverage (MEC), and who lose coverage under that plan, will be eligible. Self-funded student health plans will not be recognized as MEC plans for 2015 unless they apply for such recognition. Students and their dependents who lose coverage under a plan that does not meet MEC standards will not be eligible for an SEP.

Special One-Time Enrollment Period

COBRA (Deadline: July 1, 2014)

Please note that "voluntarily dropping COBRA" is not on the list of qualifying events, however the federal government did recently announce a special one-time enrollment period for people with COBRA coverage. If you have COBRA coverage, you can voluntarily drop your coverage and enroll through Vermont Health Connect up until July 1, 2014. After July 1, you will have to wait for either the next open enrollment period or for your COBRA to expire. Call 855-899-9600.